

July 14, 2015

Dear Shareholder,

I am pleased to report the Board of Directors declared the enclosed dividend of \$0.29 per share on June 9, 2015 for holders of record as of June 30, 2015. This quarterly dividend reflects an increase of 11.5% from the July 2014 payment.

As of June 30, 2015, total assets were \$1.45 billion, an increase of \$205.3 million, or 16.5% from June 30, 2014. Net loan balances ended the first quarter at \$1.05 billion, an increase of 12.0% over the past year and deposits ended the quarter at \$1.20 billion, an increase of 22.5% over the past year. Net income totaled \$4.4 million for the quarter ended June 30, 2015, or \$1.24 per share, a 25.3% increase over the quarter ended March 2015 and a 1.0% decline from the quarter ended June 30, 2014.

In April, we welcomed the customers and staff of United Community Bank in Oakwood, IL, Community Bank, in Hoopeston, IL and The First National Bank of Chrisman, Chrisman, IL to the First Farmers community. With the addition of these 5 branches, all of First Farmer Bank & Trust's customers are able to access FFBT banking services at any one of our 36 facilities across 19 counties in addition to internet and mobile banking applications.

As always, we appreciate your business and support.

A handwritten signature in cursive script, appearing to read "Gene Miles".

Gene Miles
President & CEO